

In re:
Edward R. Siegler
Theresa Siegler
Debtor(s)

Case No. 16-17035-amc
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Dec 11, 2020

User: Adminstra
Form ID: 309A

Page 1 of 3
Total Noticed: 49

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2020:

Recip ID	Recipient Name and Address
db/jdb	Edward R. Siegler, Theresa Siegler, 1569 W. County Line Road, Hatboro, Pa 19040-1009
13804056	Benchmark, PO Box 2387, West Chester, PA 19380-0114
13846640	+ Benchmark Federal Credit Union, c/o Prince Altee Thomas, Fox Rothschild LLP, 2000 Market Street, Twentieth Floor, Philadelphia, PA 19103-3294
13846270	+ Benchmark Federal Credit Union, c/o Prince Altee Thomas, Esquire, Fox Rothschild LLP, 2000 Market Street, 20th Floor, Philadelphia, PA 19103-3222
13871080	+ Eaglewood SPV I, LP, Upstart Loan Operations, 2 Circle Star Way, San Carlos, CA 94070-6200
13892110	+ Horsham Water & Sewer Authority, 617 Horsham Road, Horsham, PA 19044-1207
13898192	+ MARINER FINANCE, LLC, 8211 TOWN CENTER DRIVE, NOTTINGHAM, MD 21236-5904
13804067	Mariner Finance, 69 E Germantown Pike, Norristown, PA 19401-1558
13852234	+ McCullough Eisenberg,, 65 West Street Road, Suite A-204, Warminster, PA 18974-3229
13804070	PNC Bank, PO Box 8807, Dayton, OH 45401-8807
13841263	PNC Bank, NA, c/o David Neenen, Esq., Udren Law Offices P.C., Woodcrest Rd., Ste. 200, Cherry Hill, NJ 08003-3620
13807324	Sterling Jewelers Inc., c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730
13822951	+ Warminster Twp. Municipal Auth., 415 Gibson Ave., PO Box 2279, Warminster, PA 18974-0147
13804077	Wells Fargo card services, PO Box 5412, Carol Stream, IL 60197-5412

TOTAL: 14

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: mccullougheisenberg@gmail.com	Dec 12 2020 03:12:00	CAROL B. MCCULLOUGH, McCullough Eisenberg, LLC, 65 W. Street Road, Suite A-204, Warminster, PA 18974
tr	+ EDI: BCCSHUBERT.COM	Dec 12 2020 06:03:00	CHRISTINE C. SHUBERT, 821 Wesley Avenue, Ocean City, NJ 08226-3622
smg	Email/Text: megan.harper@phila.gov	Dec 12 2020 03:14:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Dec 12 2020 06:03:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 12 2020 03:13:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	+ Email/Text: usapae.bankruptcynotices@usdoj.gov	Dec 12 2020 03:14:00	U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
ust	+ Email/Text: ustpregion03.ph.ecf@usdoj.gov	Dec 12 2020 03:14:00	United States Trustee, Office of the U.S. Trustee, 200 Chestnut Street, Suite 502, Philadelphia, PA 19106-2908
13804057	EDI: CITICORP.COM	Dec 12 2020 06:03:00	Best Buy Credit Services, PO Box 183195, Columbus, OH 43218-3195

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13804058	EDI: CAPITALONE.COM	Dec 12 2020 06:03:00	Capital One Bank, PO Box 71083, Charlotte, NC 28272-1083
13835724	EDI: BL-BECKET.COM	Dec 12 2020 06:03:00	Capital One NA, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
13883222	+ Email/Text: bankruptcy@cavps.com	Dec 12 2020 03:14:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
13804060	EDI: CITICORP.COM	Dec 12 2020 06:03:00	Citi Bank / The Home Depot, PO Box 790040, Saint Louis, MO 63179-0040
13804062	Email/PDF: creditonebknotifications@resurgent.com	Dec 12 2020 03:34:06	Credit One Bank, PO Box 60500, City of Industry, CA 91716-0500
13804055	EDI: JPMORGANCHASE	Dec 12 2020 06:03:00	Amazon, PO Box 15298, Wilmington, DE 19850-5298
13804059	EDI: JPMORGANCHASE	Dec 12 2020 06:03:00	Chase, PO Box 15123, Wilmington, DE 19850-5123
13804063	EDI: WFNNB.COM	Dec 12 2020 06:03:00	Kay Jewelers, PO Box 3680, Akron, OH 44309-3680
13804064	Email/Text: PBNCNotifications@peritussservices.com	Dec 12 2020 03:13:00	Kohl's, PO Box 2983, Milwaukee, WI 53201-2983
13899102	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2020 03:34:17	LVNV Funding, LLC its successors and assigns as, assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14036160	Email/PDF: resurgentbknotifications@resurgent.com	Dec 12 2020 03:34:11	LVNV Funding, LLC its successors and assigns as, PO Box 10587, Greenville, SC 29603-0587
13804066	EDI: RMSC.COM	Dec 12 2020 06:03:00	Lowe's/Synchrony Bank, PO Box 530914, Atlanta, GA 30353-0914
13855266	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 12 2020 03:46:26	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
13881391	+ EDI: MID8.COM	Dec 12 2020 06:03:00	MIDLAND FUNDING LLC, PO BOX 2011, WARREN, MI 48090-2011
13804068	Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 12 2020 03:40:40	Merrick Bank, PO Box 9201, Old Bethpage, NY 11804-9001
13898365	Email/Text: Bankruptcy.Notices@pnc.com	Dec 12 2020 03:13:00	PNC Bank, N.A., 3232 Newmark Drive, Miamisburg, OH 45342
13900990	EDI: PRA.COM	Dec 12 2020 06:03:00	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
13804069	EDI: RMSC.COM	Dec 12 2020 06:03:00	Paypal Credit Svcs, PO Box 960080, Orlando, FL 32896-0080
13803574	EDI: RECOVERYCORP.COM	Dec 12 2020 06:03:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
13804072	EDI: RMSC.COM	Dec 12 2020 06:03:00	Synchrony Bank, PO Box 965004, Orlando, FL 32896-5004
13804071	EDI: RMSC.COM	Dec 12 2020 06:03:00	Synchrony Bank, PO Box 965060, Orlando, FL 32896-5060
13804073	EDI: WTRRN BANK.COM	Dec 12 2020 06:03:00	Target, PO Box 673, Minneapolis, MN 55440-0673
13804074	EDI: WTRRN BANK.COM	Dec 12 2020 06:03:00	Target Card Services, PO Box 660170, Dallas, TX 75266-0170
13804075	EDI: CITICORP.COM	Dec 12 2020 06:03:00	The Home Depot, PO Box 790328, Saint Louis, MO 63179-0328
13804076	EDI: RMSC.COM		

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13832931	EDI: WFFC.COM	Dec 12 2020 06:03:00	Walmart/Synchrony Bank, PO Box 530927, Atlanta, GA 30353-0927
13804061	EDI: CITICORP.COM	Dec 12 2020 06:03:00	Wells Fargo Bank, N.A., PO Box 10438, Des Moines, IA 50306-0438
13804065	Email/Text: PBNCNotifications@peritussservices.com	Dec 12 2020 06:03:00	citi card, PO Box 6403, Sioux Falls, SD 57117-6403
		Dec 12 2020 03:13:00	kohl's payment center, PO Box 2983, Milwaukee, WI 53201-2983

TOTAL: 36

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
13804054		16-17035
13852235	*+	McCullough Eisenberg, LLC., 65 West Street Road, Suite A-204, Warminster, PA 18974-3229

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 13, 2020

Signature: /s/Joseph Speetjens

Information to identify the case:			
Debtor 1:	Edward R. Siegler		Social Security number or ITIN: xxx-xx-9253
	First Name	Middle Name	Last Name
Debtor 2:	Theresa Siegler		Social Security number or ITIN: xxx-xx-4385
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	Eastern District of Pennsylvania		Date case filed in chapter: 13 10/4/16
Case number:	16-17035-amc		Date case converted to chapter: 7 12/11/20

Official Form 309A (For Individuals or Joint Debtors)

Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline

12/15

****Debtor's Photo ID & Social Security Card Must Be Presented at 341 Hearing****

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Edward R. Siegler	Theresa Siegler
2. All other names used in the last 8 years		
3. Address	1569 W. County Line Road Hatboro, Pa 19040-1009	1569 W. County Line Road Hatboro, Pa 19040-1009
4. Debtor's attorney Name and address	CAROL B. MCCULLOUGH McCullough Eisenberg, LLC 65 W. Street Road Suite A-204 Warminster, PA 18974	Contact phone (215) 957-6411 Email: mccullougheisenberg@gmail.com
5. Bankruptcy trustee Name and address	CHRISTINE C. SHUBERT 821 Wesley Avenue Ocean City, NJ 08226	Contact phone (609) 938-4191 Email: christine.shubert@comcast.net

For more information, see page 2 >

6. Bankruptcy clerk's office	900 Market Street Suite 400 Philadelphia, PA 19107	Hours open: Philadelphia Office — 8:30 A.M. to 5:00 P.M.; Reading Office — 8:00 A.M. to 4:30 P.M.
Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .		Contact phone (215)408-2800
		Date: 12/11/20
7. Meeting of creditors	January 11, 2021 at 12:00 PM	Location: Section 341 Meeting will be conducted by telephone. Please consult the docket or contact the trustee appointed to the case for access or call-in information.
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.	The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.	
8. Presumption of abuse	Insufficient information has been filed to date to permit the clerk to make any determination concerning the presumption of abuse. If more complete information, when filed, shows that the presumption has arisen, creditors will be notified.	
If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.		
9. Deadlines	File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:	Filing deadline: 3/12/21
The bankruptcy clerk's office must receive these documents and any required filing fee by the following deadlines.	You must file a complaint: <ul style="list-style-type: none">• if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or• if you want to have a debt excepted from discharge under 11 U.S.C § 523(a)(2), (4), or (6). You must file a motion: <ul style="list-style-type: none">• if you assert that the discharge should be denied under § 727(a)(8) or (9).	
	Deadline to object to exemptions: The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	Filing deadline: 30 days after the conclusion of the meeting of creditors
10. Proof of claim	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
Please do not file a proof of claim unless you receive a notice to do so.		
11. Creditors with a foreign address	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
12. Exempt property	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	